







EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	798109	mobile or cellular	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:41
S2	671 	transaction adj (verification or validation)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/01/31 13:51
S3	213 	S1 and S2	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:42
S4	40 	S1 same S2	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:44
S5	18 	S4 and debit	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:44
S6	26 	S4 and account	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:44
S7	5190	transaction with (verification or validation)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:47
S8	256 	S7 same S1	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:50






EAST Search History

S9	<i>M</i> 216	transaction adj validation	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:50
S10	<i>M</i> 84	S9 and S1	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:50
S11	401092	(mobile or cellular or wireless).ab.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 19:50
S12	<i>M</i> 42	S11 and S9	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11
S13	798109	cellular or mobile	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11
S14	109844	transaction	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:16
S15	92028	(authorize or authorized or authorization)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11
S16	8390	S13 and S14 and S15	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11

EAST Search History

S17	9671	S14 same S15	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11
S18	3037	S16 and S17	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:11
S19	<i>M</i> 545	S13 same S14 same S15	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:12
S20	<i>M</i> 395	S19 and credit	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:12
S21	5074	S16 and credit	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:12
S22	1848	S21 and parent	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:12
S23	<i>M</i> 603	S22 and children	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:13
S24	611128	S23 and american telephone	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:13

EAST Search History

S25	 159	S23 and american	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:13
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S27	 6	S26 and telegraph	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:13
S28	201910	(cellular or mobile).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2005/11/14 20:13
S29	728	S28 and (validation or verification or authorize or authorized or authorization or validate).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2005/11/14 20:14
S30	 127	S29 and (account or credit or debit)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2005/11/14 20:15
S31	 52	S29 and (transaction).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2005/11/15 14:00
S32	9576	transaction and merchant	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2005/11/14 20:16


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S34	<i>M</i> 70	"4860336"	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2005/11/15 16:04
S35	25177	(transaction or purchase).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/01/31 13:51
S36	30698	(transaction or purchase).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/01/31 13:51
S37	171646	(celluar or mobile).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/01/31 13:51
S38	<i>M</i> 749	S36 and S37	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/01/31 13:51
S39	209838	(cellular or mobile).ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 11:29
S40	19576	transaction.ti.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 11:29

EAST Search History

S41	526 <i>29</i>	S39 and S40	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 11:32
S42	552430	account	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 11:32
S43	<i>M</i> 118	S41 and S42	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 13:37
S44	<i>M</i> 34	"5608778"	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:54
S45	<i>M</i> 145	(705/53).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/02/22 14:54
S46	<i>M</i> 37	S45 and (cellular or mobile)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:58
S47	94437	(authorization or authorized)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:58
S48	46789	S47 same (customer or client or user)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:58
S49	16210	S48 and (cellular or mobile)	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:59

EAST Search History

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S51	344350	(cellular or mobile).ab.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:59
S52	39621	transaction.ab.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 15:00
S53	2516	S51 and S52	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	OFF	2006/02/22 14:59
S54	48757	transaction.ab.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 15:00
S55	2516	S52 and S53	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 15:00
S56	0	S55 and accout	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 15:00
S57	 679	S55 and account	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 15:37

EAST Search History

S58	<i>sm</i> 389	ginter.in.	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 17:38
S59	2718	VDE	US-PGPUB; USPAT; USOCR; EPO; DERWENT; IBM_TDB	OR	ON	2006/02/22 17:38
S60	<i>m</i> 160	(705/53).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:15
S61	<i>M</i> 651	(380/270).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:15
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S63	<i>m</i> 324	(705/65).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:15
S64	<i>m</i> 96	(705/66).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:16
S65	<i>m</i> 460	(705/67).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:16
S66	<i>m</i> 164	(713/159).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:16
S67	<i>m</i> 315	(713/169).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:16
S68	<i>m</i> 374	(380/255).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 01:16
S69	<i>m</i> 160	(705/53).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 17:44
S70	<i>m</i> 184	(705/54).CCLS.	US-PGPUB; USPAT; EPO	OR	OFF	2006/06/25 17:44

**PALM INTRANET**

Day : Sunday
Date: 6/25/2006
Time: 19:59:37

Inventor Name Search Result

Your Search was:

Last Name = ADAM

First Name = KFIR

Application#	Patent#	Status	Date Filed	Title	Inventor Name
10030763	Not Issued	30	07/12/2002	Mobile transaction system and method	ADAM, KFIR
60578852	Not Issued	159	06/14/2004	Transaction system and method	ADAM, KFIR
60643584	Not Issued	159	01/14/2005	Multi level distribution of electronic prepaid recharge services and products	ADAM, KFIR
60643585	Not Issued	159	01/14/2005	CPRA - cable TV prepaid recharge application	ADAM, KFIR

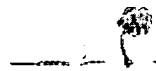
Inventor Search Completed: No Records to Display.

Search Another: Inventor

Last Name	First Name	Search
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Inventor Name Search Result

Your Search was:

Last Name = BLIT

First Name = SHMUEL

Application#	Patent#	Status	Date Filed	Title	Inventor Name
08049713	5526119	150	04/16/1993	APPARATUS & METHOD FOR INSPECTING ARTICLES SUCH AS AGRICULTURAL PRODUCE	BLIT, SHMUEL
08588380	5712622	150	01/18/1996	INTRUSION DETECTOR	BLIT, SHMUEL
08654821	5751833	250	05/29/1996	APPARATUS AND METHOD FOR INSPECTING ARTICLES SUCH AS AGRICULTURAL PRODUCE	BLIT, SHMUEL
10030763	Not Issued	30	07/12/2002	Mobile transaction system and method	BLIT, SHMUEL
10099473	6850544	150	03/15/2002	OPTICAL RESONATORS WITH ORTHOGONALLY POLARIZED MODES	BLIT, SHMUEL
60303280	Not Issued	159	07/05/2001	Efficient mode conversion	BLIT, SHMUEL
60597082	Not Issued	20	11/09/2005	Laparoscopic intercom	BLIT, SHMUEL
60599550	Not Issued	159	08/09/2004	Optical resonators with grating control of axial polarization of spiral modes	BLIT, SHMUEL

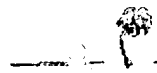
Inventor Search Completed: No Records to Display.

Search Another: Inventor

Last Name	First Name
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**PALM INTRANET**Day : Sunday
Date: 6/25/2006
Time: 19:59:57**Inventor Name Search Result**

Your Search was:

Last Name = ECKSTEIN

First Name = ADL

Application#	Patent#	Status	Date Filed	Title	Inventor Name
10030763	Not Issued	30	07/12/2002	Mobile transaction system and method	ECKSTEIN, ADL

Inventor Search Completed: No Records to Display.

Search Another: Inventor

Last Name	First Name	
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**Inventor Name Search Result**

Your Search was:

Last Name = INBAL

First Name = BOAZ

Application#	Patent#	Status	Date Filed	Title	Inventor Name
10030763	Not Issued	30	07/12/2002	Mobile transaction system and method	INBAL, BOAZ
10768579	Not Issued	71	01/30/2004	Arylpiperazinyl compounds	INBAL, BOAZ
10815417	7030240	150	03/31/2004	NEW PIPERIDINYLAMINO-THIENO [2,3-D] PYRIMIDINE COMPOUNDS	INBAL, BOAZ
10947995	Not Issued	30	09/23/2004	New piperidinylamino-thieno[2,3-D] pyrimidine compounds	INBAL, BOAZ
10955434	Not Issued	30	09/30/2004	Thienopyridinone compounds and methods of treatment	INBAL, BOAZ
10960769	Not Issued	30	10/07/2004	Thienopyridinone compounds and methods of treatment	INBAL, BOAZ
11075565	Not Issued	30	03/08/2005	Piperidinylamino-thieno[2,3-D] pyrimidine compounds	INBAL, BOAZ
11269042	Not Issued	25	11/08/2005	Synthesis of thienopyridinone compounds and related intermediates	INBAL, BOAZ
11271019	Not Issued	19	11/10/2005	Compositions and methods for treating CNS disorders	INBAL, BOAZ
60571852	Not Issued	159	05/17/2004	Thienopyridinone compounds and methods of treatment	INBAL, BOAZ

Inventor Search Completed: No Records to Display.

Search Another: Inventor

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Set	Items	Description
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S2	1	(AU=(ADAM K? OR ADAM, K? OR BLIT S? OR BLIT, S? OR ECKSTEIN A? OR ECKSTEIN, A? OR INBAL B? OR INBAL, B?) AND (TRANSACTION? ? OR SALE? ? OR PURCHASE? ? OR EFTPOS OR EPOS OR POP OR POS OR P(W)O(W) (P OR S))) NOT (AD=(19990227:20020227) OR AD=(200-20228:200602

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File 347:JAPIO Nov 1976-2005/Oct(Updated 060203)

(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/Feb W03

(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060216,UT=20060209

(c) 2006 WIPO/Univentio

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200612

(c) 2006 Thomson Derwent

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62 AU=ADAM K?
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9 AU=BLIT S?
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28 AU=ECKSTEIN A?
0 AU=ECKSTEIN, A?
15 AU=INBAL B?
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107354 TRANSACTION? ?
99144 SALE? ?
129347 PURCHASE? ?
204 EFTPOS
388 EPOS
24559 POP
28725 POS
1530214 P
1374381 O
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6655880 S
72258 P(W)O(W) (P OR S)
4944076 AD=19990227 : AD=20020227
3861404 AD=20020228 : AD=20060222
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(TRANSACTION? ? OR SALE? ? OR PURCHASE? ? OR EFTPOS OR
EPOS OR POP OR POS OR P(W)O(W) (P OR S))) NOT
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1/5/3 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 Thomson Derwent. All rts. reserv.

014112522 **Image available**
WPI Acc No: 2001-596734/200167
XRPX Acc No: N01-444912

Mobile phone network financial transactions system using application stored in phone memory or SIM card interacting with administration server
Patent Assignee: ADAMTECH LTD (ADAM-N); CELLPAY LTD (CELL-N); ADAM K (ADAM-I); BLIT S (BLIT-I); ECKSTEIN A (ECKS-I); INBAL B (INBA-I)
Inventor: ADAM K ; BLIT S ; ECKSTEIN A ; INBAL B
Number of Countries: 095 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163375	A2	20010830	WO 2001IL97	A	20010215	200167 B
AU 200132189	A	20010903	AU 200132189	A	20010215	200202
EP 1221081	A2	20020710	EP 2001904277	A	20010215	200253
			WO 2001IL97	A	20010215	
US 20020181710	A1	20021205	WO 2001IL97	A	20010215	200301
			US 200230763	A	20020712	
IL 134741	A	20031123	IL 134741	A	20000227	200382

Priority Applications (No Type Date): IL 134741 A 20000227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200163375	A2	E	50	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200132189	A			G06F-000/00	Based on patent WO 200163375
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EP 1221081	A2	E		G06F-001/00	Based on patent WO 200163375
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

US 20020181710	A1			H04K-001/00	
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IL 134741	A			H04M-003/42	
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Abstract (Basic): WO 200163375 A2

NOVELTY - System comprises an administrating server (3) communicating with mobile phones (1), and communication units at the merchant points of sale (2) identifying the mobile phone and sending a message to the server identifying merchant, customer and amount to be paid. The server then sends the transaction details to the mobile phone for authorization by the customer, receives them back, sends a transaction authorization to the communication unit and this sends a message to the server which then debits the customer account.

DETAILED DESCRIPTION - The network is GSM, the phone uses a hardware or software application program stored in memory or SIM card, communication is by using SMS or WAP protocol, ID numbers are used for identification and can be arbitrary codes or numbers and the server and communication unit communicate through a point-to-point line, telephone line, wireless link or the Internet. Messages can be voice authorization requests. There is an INDEPENDENT CLAIM for a method of conducting transactions over a mobile phone network.

USE - System is for financial transactions using mobile phones.

ADVANTAGE - System uses mobile phones as terminals, minimizes the number of messages transmitted between the customer, merchant and the network server, centralizes accounts administration and stores the

system user application on a SIM card for rapid installation in any cellular phone operating with a SIM card.

DESCRIPTION OF DRAWING(S) - The figure shows a mobile transaction system with

mobile phone (1)

point of sale (2)

administrating server (3)

pp; 50 DwgNo 1/11

Title Terms: MOBILE; TELEPHONE; NETWORK; FINANCIAL; TRANSACTION; SYSTEM;
APPLY; STORAGE; TELEPHONE; MEMORY; CARD; INTERACT; ADMINISTER; SERVE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-001/00; H04K-001/00;
H04M-003/42

International Patent Class (Additional): G07F-019/00

File Segment: EPI

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File	2:INSPEC 1898-2006/Feb W2	(c) 2006 Institution of Electrical Engineers
File	6:NTIS 1964-2006/Feb W1	(c) 2006 NTIS, Intl Cpyrght All Rights Res
File	8:Ei Compendex(R) 1970-2006/Feb W2	(c) 2006 Elsevier Eng. Info. Inc.
File	34:SciSearch(R) Cited Ref Sci 1990-2006/Feb W3	(c) 2006 Inst for Sci Info
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File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Jan	(c) 2006 The HW Wilson Co.
File	148:Gale Group Trade & Industry DB 1976-2006/Feb 23	(c)2006 The Gale Group
File	636:Gale Group Newsletter DB(TM) 1987-2006/Feb 23	(c) 2006 The Gale Group

Set	Items	Description
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S2	238294	TRANSACTION? ? OR SALE? ? OR PURCHASE? ? OR EFTPOS OR EPOS OR POP OR POS OR P(W)O(W) (P OR S)
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S4	63016	((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBI- LE) () (STATION? ? OR TERMINAL? ?)) OR PALM()PILOT? ? OR PALMPI- LOT? ? OR PALMTOP? ? OR PERSONAL()DIGITAL()ASSISTANT? ? OR P- DA? ? OR BLUEBERRY OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRI- ES OR (BLUE OR
S5	24818	S1(100N)S2
S6	2630	S5(100N)S3
S7	394	(S5(100N)(S3 OR S4)) NOT (AD=(19990227:20020827) OR AD=(20- 020828:20060222))
S8	49	S7 AND (IC=(H04K-001/00 OR G06F-000/00 OR G06F-001/00 OR H- 04M-003/42 OR G07F-019/00))

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File 348:EUROPEAN PATENTS 1978-2006/Feb W03

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File 349:PCT FULLTEXT 1979-2006/UB=20060216,UT=20060209

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8/3,K/39 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00443739 **Image available**

METHOD AND APPARATUS FOR PERFORMING FINANCIAL TRANSACTIONS USING A MOBILE COMMUNICATION UNIT

PROCEDE D'EXECUTION DE TRANSACTIONS FINANCIERES A L'AIDE D'UNE UNITE MOBILE DE COMMUNICATION MOBILE ET EQUIPEMENT CORRESPONDANT

Patent Applicant/Assignee:

QUALCOMM INCORPORATED,

Inventor(s):

JACOBS Paul E,

BELK Jeffrey K,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834203 A1 19980806

Application: WO 98US1391 19980127 (PCT/WO US9801391)

Priority Application: US 97530 19970130

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7495

Main International Patent Class (v7): G07F-019/00

Fulltext Availability:

Detailed Description

Claims

English Abstract

...codes (ID's) are stored directly within a mobile communications unit (12) such as a **mobile telephone** or other device provided with wireless telephony capability such as a personal data assistant, a laptop computer, a dedicated Internet access device, or electronic organizer. The **financial** ID's represent credit or debit accounts, digital money or other **financial** entities. Storage of **financial** ID's within such devices allows the various **financial** ID's of credit (28) and debit accounts (30) of a customer or of digital...

...or infrared signals to a merchant (14) or other party to enable quick and efficient **transactions** such as **purchase transactions**. Radio transmission is particularly advantageous for conducting **transactions** during a **mobile telephone** call which might otherwise require verbally reciting the **financial** ID of a credit or debit account.

Detailed Description

METHOD AND APPARATUS FOR PERFORMING **FINANCIAL TRANSACTIONS** USING A MOBILE COMMUNICATION UNIT

BACKGROUND OF THE INVENTION

I. Field of the Invention

The invention generally relates to mobile communication units such as **mobile telephones** and to devices for implementing **financial transactions**.

II. Description of the Related Art

Consumers increasingly use credit cards, debit cards (such as automated teller machine (ATM) cards), and the like for performing **financial transactions** with merchants to **purchase** goods or services.

Typically, the consumer provides the credit or debit card to the merchant who runs it through a card scanner to read out a **financial identification (ID)** associated with the card. The **financial ID** and the cost of the goods or services are forwarded over a telephone network...problems.

To partially address some of these problems, it has been proposed to store the **financial ID** of a particular credit or debit account on a Smart Card.

A Smart Card...After the customer verbally indicates a desire to purchase goods or services, the merchant enters **purchase transaction** information including the amount of the **purchase** and the telephone number (provided by the customer) of mobile unit 12 into cashier register 14

(FIG. 2, step 102). The cashier register generates a **transaction ID** and transmits **transaction** information and the mobile unit telephone number over a land line 16 connected to the PSTN 17 to a **financial transaction** clearinghouse (clearinghouse) 18 (FIG. 2, step 104). The **transaction** information includes, for example, a **transaction ID**, the identity and cost of the goods or services and an identification of the...

...2, step 106), then calls mobile unit 12 using the provided telephone number via a **cellular** system 20 having a base station 22 in the vicinity of the mobile unit 12 (FIG. 2, step 108).

The **purchaser** answers the incoming telephone call to mobile unit 12 and thereby allows the mobile unit...

...upon the implementation, clearinghouse 18 may transmit signals to the mobile unit 12 via the **cellular** system specifying the amount of the **transaction**, the identity of the goods or services, and the identity of the merchant. Clearinghouse 18 also transmits a request for either digital money or a **financial ID** specifying a credit or debit account and approval to charge the account. The mobile...

...digital money (FIG. 2, step 112). To this end, mobile unit 12 retrieves pre-stored **financial** information from a memory unit (not shown) within the mobile unit identifying the credit and...

...the exemplary display identifies the merchant, the goods or services and the amount of the **purchase** and provides three credit card accounts and two ATM (debit) accounts for selection. The credit...

...presented with the display of FIG. 4 requesting authorization to bill the amount of the **purchase** to the selected credit account (FIG. 2, step 116). The customer responds by pressing the...

...NO. If NO, an appropriate refusal signal is sent to clearinghouse 18 (FIG. 1) via **cellular** system 20 refusing authorization. The refusal is forwarded to the cashier register and the **transaction** is terminated. Assuming however, that the

customer grants approval by selecting YES, the mobile unit retrieves the **financial** ID for the selected credit account from an internal memory and forwards the **financial** ID and an authorization signal to the clearinghouse along with **transaction** ID (FIG. 2, step 120) via **cellular** system 20. Although not separately shown,, the customer may be required to first enter a personal identification number (PIN) before authorizing the **transaction** . Also, depending upon the implementation the **financial** ID may be encrypted, perhaps using a public key encryption system, the details of which...

...and will accordingly not be described herein.

Clearinghouse 18 receives the authorization and the selected **financial** ID from mobile unit 12 along with the **transaction** ID and contacts the ...credit card company to verify that the selected account has sufficient capacity to cover the **purchase** (FIG. 2, step 122). In FIG. 1, an exemplary set of credit card companies 28...

...any other appropriate communications medium. Assuming that the selected account has sufficient capacity for the **purchase** , the selected credit account company records the amount of the **purchase** and the **transaction** ID and sends a verification signal to clearinghouse 18 for forwarding to the cashier register...

...then terminated. The merchant then conveys the goods or services to the customer and the **transaction** is completed.

Ultimately,, the credit card company forwards a bill to the customer for the...

...account balance, for each credit and debit account. This information may be updated following each **transaction** . Assuming that all

purchases are handled using mobile unit 12, the account balance information stored therein thereby remains correct. If **purchases** are made separately perhaps using a conventional credit or debit card, the information for a particular account can be updated following each **transaction** involving that account by transmitting the current account balance from the appropriate credit or debit card company to the mobile unit via the **financial transaction** clearinghouse. Additions to the amount of money available in a debit account as a result...

...may be entirely digital and may be embedded in any on going voice conversation the **purchaser** may be having using the mobile unit. For example, for cellular telephone systems employing Code Division Multiple Access (CDMA) technology, which encodes all voice signals digitally, the appropriate digital **financial transaction** signals may be embedded or interleaved in data packets along with voice signals. In this manner, the **purchaser** need not terminate an on-going voice telephone call.

Rather, the **purchaser** merely pauses briefly during the conversation to review the information displayed regarding the **transaction** and to press the appropriate buttons for selecting the credit/debit account and for authorizing the **purchase** .

Also, depending upon the implementation, no **financial transaction** clearinghouse is required. Rather, merchant cashier register 14 may communicate directly with the appropriate credit...

...36

showing, respectively, the steps performed by mobile unit 12, merchant cashier register 14 and **financial transaction** clearinghouse 18 of FIG. 1. The steps performed during the generation of the messages shown ...

...described, the selected financial ID is transmitted directly from the mobile unit to the financial **transaction** clearinghouse. Hence the merchant never receives the financial ID. This helps maintain the privacy of...

...use by possible unscrupulous merchants. FIG. 6 summarizes a somewhat simpler, alternative method wherein the **financial** ID is transmitted to the merchant cashier register 14. After the customer indicates a desire to **purchase** goods or services and provides the telephone number of the mobile unit, the cashier register...

...unit 12 via the cellular system of FIG. 1, at step 20, advising of the **transaction** and requesting either the **financial** ID of a credit/debit account or digital money and requesting authorization to complete the **transaction**. The advice of **transaction** information includes an identification of the goods or service to be **purchased** and the cost thereof.

Mobile unit 12 provides appropriate displays such as those illustrated in...

...the customer and then, assuming that a credit or debit account is selected, transmits the **financial** ID of the credit or debit account and an authorization signal to the merchant cashier register, step 202. The cashier register then transmits signals to the **financial transaction** clearinghouse, step 204, perhaps using land lines as illustrated in FIG. 1, advising of the **transaction** and providing the **financial** ID and the authorization signal received from the mobile unit. Again the advice of **transaction** information includes the cost of the goods or services to be **purchased**. Clearinghouse 18 forwards the **financial** ID to the appropriate credit account or debit account company and requests verification that the selected account has the capacity to cover the **purchase**.

Assuming that the selected account has sufficient capacity, a verification signal is received by clearinghouse 18 and then forwarded to the cashier register 14 for completion of the **transaction**. One particular advantage of performing the method of ...has been described thus far is a system wherein communication between the cashier and the **financial transaction** clearinghouse is performed using the PSTN and wherein communications between the mobile unit and clearinghouse is performed using a **cellular** telephone system. In general, however, any appropriate forms of communication may alternatively be employed. For example, communication between the cashier register and the clearinghouse may also be via a **cellular**

telephone system. Alternatively, communications may be performed using a satellite based mobile communications system. Also...

...a satellite-based system 310 having a mobile unit 312, a cashier register 314, a **financial transaction** clearinghouse 318, and credit account and debit account companies 320 and 322 all interconnected via...

...the satellite system thereby eliminating the need for any land line communications. Any of the **transaction** methods described above with respect to FIGS. 1 - 6 may be performed using the system...is transmitted via the Internet, preferably encrypted, to the merchant computer for forwarding to the **financial transaction** clearinghouse, perhaps also via the Internet, for verification of adequate credit or debit account capacity...

...are sent to the merchant computer and forwarded to the customers laptop computer. If the **purchase** is via digital money, the **financial** ID defining the needed quantity of digital money is transmitted over the Internet to the...

...appropriate verification and receipt signals are sent back to the customer. With the digital money **transaction**, no signal need be sent to the clearinghouse.

FIG. 13 summarizes the digital money **transaction** using the system of FIG. 12. FIG. 13 provides separate time lines 732 and 734 provided for the **financial transaction** clearinghouse because no credit or debit account is used and hence account verification is required.

Various exemplary systems and methods for performing **financial transactions** such as **purchase transactions** using a mobile telephone or other mobile communications unit configured to store the **financial** ID's of various credit and debit accounts and/or quantities of digital money have been described. In accordance with the principles of the invention, a wide variety of other **financial transactions** may be performed as well including, in general, almost any transaction otherwise handled with credit...

...invention can be applied to almost any type of mobile communications unit including, the aforementioned **PDA** 's, mobile Internet access devices, etc. The exemplary embodiments have been primarily described with reference...

Claim CLAIMS

1 In a mobile communications unit, a system for performing a **financial** transaction comprising:
means for storing a financial identification code; and
means for transmitting said financial...of claim 24 further including the steps of
receiving a signal indicative of a completed **financial transaction**; and
modifying said digital money **financial** identification code to

reflect the completed **financial transaction** .

32 The method of claim 22 wherein said step of receiving the signal representative of the requested **financial transaction** includes the step of receiving an infrared 4 signal.

33 The method of claim 21 wherein said step of transmitting said **financial** identification code includes the step of transmitting an infrared signal.

34 The method of claim 22 wherein said step of receiving ' the signal representative of the requested **financial transaction** includes the step of receiving a cellular 4 telephone signal.

35 The method of claim 21 wherein said step of transmitting said **financial** identification code includes the step of transmitting a cellular telephone signal.

36 The method of claim 22 wherein said step of receiving the signal representative of the requested **financial transaction** includes the step receiving signals from a 4 satellite.

. The method of claim 21 wherein said step of transmitting said **financial** identification code includes the step of transmitting signals to a satellite.

38 The method of claim 21 wherein said step of transmitting said **financial** identification code includes the step of encrypting the **financial** identification code prior to transmission.

7/3,K/40 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00263680 **Image available**

**MOBILE TELEPHONE SYSTEMS AND A METHOD FOR CARRYING OUT FINANCIAL
TRANSACTIONS BY MEANS OF A MOBILE TELEPHONE SYSTEM
SYSTEMES TELEPHONIQUES MOBILES ET PROCEDE D'EXECUTION DE TRANSACTIONS
FINANCIERES AU MOYEN D'UN SYSTEME TELEPHONIQUE MOBILE**

Patent Applicant/Assignee:

VATANEN Harri Tapani,

Inventor(s):

VATANEN Harri Tapani,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9411849 A1 19940526

Application: WO 93FI474 19931111 (PCT/WO FI9300474)

Priority Application: FI 925135 19921111; FI 934995 19931111

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AT JP LV NO NZ RU US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF
BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4032

Fulltext Availability:

Detailed Description

Detailed Description

Mobile Telephone Systems and 2 Method for
Carrying Out **Financial Transactions** by means of
a **Mobile Telephone** System.

The object of the invention is a system and a method for
utilizing card operated **mobile stations** , especially utiliz
5ing the service card of the GSM-network SIM-card containing
the SIM...

...the telecommunication networks are

10 utilized either in on-line or off-line communication of
transactions . Considerable problems are the development and
maintenance costs of the card systems and the telecommuni...

Set	Items	Description
S1	8538976	(FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST? OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR BOND? ? OR COMMODIT? OR DERIVATIVE? ? OR SECURITIES OR CERTIFICATE? ? OR INVESTMENT(W) INSTRUME
S2	42570	((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBILE) () (PHONE? ? OR TELEPHONE? ? OR CELL? ? OR CELLULAR? ? OR TELE? ? OR RADIOTELEPHONE? ? OR STATION? ? OR TERMINAL? ?)) (10-ON) (PALM()PILOT? ? OR PALMPILOT? ? OR PALMTOP? ? OR PERSONAL(-)DIGITAL()ASS
S3	5923	S1(100N)S2
S4	0	S3 AND (S1 AND S2)/TI
S5	2449	S1(10N)S2
S6	3065267	(FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST? OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR BOND? ? OR COMMODIT? OR DERIVATIVE? ? OR SECURITIES OR CERTIFICATE? ? OR INVESTMENT(W) INSTRUME
S7	31218	((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBILE) () (PHONE? ? OR TELEPHONE? ? OR CELL? ? OR CELLULAR? ? OR TELE? ? OR RADIOTELEPHONE? ? OR STATION? ? OR TERMINAL? ?)) (10-N) (PALM()PILOT? ? OR PALMPILOT? ? OR PALMTOP? ? OR PERSONAL(-)DIGITAL()ASSI
S8	124	S6(10N)S7

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File 275:Gale Group Computer DB(TM) 1983-2006/Feb 24
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File 370:Science 1996-1999/Jul W3
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Set	Items	Description
S1	6522478	FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST? OR MATCHING OR - BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR BOND? ? OR COMMODIT? - OR DERIVATIVE? ? OR SECURITIES OR CERTIFICATE? ? OR INVESTMEN- T(W) INSTRUMEN
S2	1925398	TRANSACTION? ? OR SALE? ? OR PURCHASE? ? OR EFTPOS OR EPOS OR POP OR POS OR P(W)O(W) (P OR S)
S3	6293177	(CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBIL- E) () (PHONE? ? OR TELEPHONE? ?) OR CELL? ? OR CELLULAR? ? OR T- ELE? ? OR RADIOTELEPHONE? ?
S4	76203	((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBI- LE) () (STATION? ? OR TERMINAL? ?)) OR PALM()PILOT? ? OR PALMPI- LOT? ? OR PALMTOP? ? OR PERSONAL()DIGITAL()ASSISTANT? ? OR P- DA? ? OR BLUEBERRY OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRI- ES OR (BLUE OR
S5	83046	S1 AND S2 AND (S3 OR S4)
S6	109	S5 AND (S1 AND S2 AND (S3 OR S4))/TI
S7	54	S6 AND (PY<2000 OR PD<19990227)
S8	335	(S5 AND (S2 AND (S3 OR S4))/TI AND (PY<2000 OR PD<19990227-)) NOT S7

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File 2:INSPEC 1898-2006/Feb W3
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File 8:Ei Compendex(R) 1970-2006/Feb W2
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File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
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35852003 BUSINESS
1733 MCOMMERCE
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17239 M(W) COMMERCE
7962491 TRADE?
2028774 TRADING
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403996 MATCHING
1070528 BID
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5192080 PURCHASE? ?
7313 EFTPOS
6157 EPOS
533780 POP
120899 POS
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306556 P(W)O(W) (P OR S)
S1 8538976 (FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR
M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST?
OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR
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? s ((car or digital or field or satellite or wireless or mobile)())phone? ? or
telephone? ? or cell? ? or cellular? ? or tele? ? or radiotelephone? ?

station? ? or terminal? ?)(100n)(or palm()pilot? ? or palmpilot? ? or palmtop?
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1623128	CAR
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24	PERSONAL(W)DIGITAL(W)ASSISTANT? ?
208546	PDA? ?
23398	BLUEBERRY
10248	BLUEBERRIES
36091	BLACKBERRY
6098	BLACKBERRIES
1252746	BLUE
1738097	BLACK
139857	BERRY
26812	BERRIES
912	(BLUE OR BLACK)(W)(BERRY OR BERRIES)
S2 42570	((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBILE)()(PHONE? ? OR TELEPHONE? ? OR CELL? ? OR CELLULAR? ? OR TELE? ? OR RADIOTELEPHONE? ? OR STATION? ? OR TERMINAL? ?))(100N)(PALM()PILOT? ? OR PALMPILOT? ? OR PALMTOP? ? OR PERSONAL()DIGITAL()ASSISTANT? ? OR PDA? ? OR BLUEBERRY OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRIES OR ((BLUE OR BLACK)()(BERRY OR BERRIES)))

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10691419 FINANCIAL
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2597453 COMMERCE
17239 M(W) COMMERCE
7962491 TRADE?
2028774 TRADING
6297913 EXCHANG?
13356557 INVEST?
403996 MATCHING
1070528 BID
397253 BIDS
316313 BIDDING
6874926 STOCK? ?
1492619 BOND? ?
1316799 COMMODIT?
463703 DERIVATIVE? ?
5955566 SECURITIES
573784 CERTIFICATE? ?
6202378 INVESTMENT
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3035 INVESTMENT(W) INSTRUMENT? ?
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1614291 BROKER?
5589588 ((((((TRADE? OR TRADING) OR EXCHANG?) OR INVEST?) OR
MATCHING) OR BID) OR BIDS) OR BIDDING)...
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3134271 TRANSACTION? ?
13385526 SALE? ?
5192080 PURCHASE? ?
7313 EFTPOS
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43649216 S
306556 P(W)O(W) (P OR S)
S6 3065267 (FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR
M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST?
OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR
BOND? ? OR COMMODIT? OR DERIVATIVE? ? OR SECURITIES OR
CERTIFICATE? ? OR INVESTMENT(W) INSTRUMENT? ? OR FUND? ?
OR BROKER?) OR AUCTION???) (10N) (TRANSACTION? ? OR SALE? ?
OR PURCHASE? ? OR EFTPOS OR EPOS OR POP OR POS OR
P(W)O(W) (P OR S))
```

1623128 CAR
 3323670 DIGITAL
 3377518 FIELD
 1180170 SATELLITE
 1964745 WIRELESS
 1814223 MOBILE
 2764146 PHONE? ?
 3070552 TELEPHONE? ?
 1579841 CELL? ?
 955124 CELLULAR? ?
 253035 TELE? ?
 94668 RADIOTELEPHONE? ?
 2021213 STATION? ?
 1033036 TERMINAL? ?
 474208 PALM
 858831 PILOT? ?
 19900 PALM(W)PILOT? ?
 12030 PALMPILOT? ?
 23972 PALMTOP? ?
 4343644 PERSONAL
 1225 DIGITAL
 1139617 ASSISTANT? ?
 24 PERSONAL(W)DIGITAL(W)ASSISTANT? ?
 208546 PDA? ?
 23398 BLUEBERRY
 10248 BLUEBERRIES
 36091 BLACKBERRY
 6098 BLACKBERRIES
 1252746 BLUE
 1738097 BLACK
 139857 BERRY
 26812 BERRIES
 912 (BLUE OR BLACK) (W) (BERRY OR BERRIES)
 S7 31218 ((CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR
 MOBILE) () (PHONE? ? OR TELEPHONE? ? OR CELL? ? OR
 CELLULAR? ? OR TELE? ? OR RADIOTELEPHONE? ? OR STATION? ?
 OR TERMINAL? ?)) (10N) (PALM()PILOT? ? OR PALMPILOT? ? OR
 PALMTOP? ? OR PERSONAL()DIGITAL()ASSISTANT? ? OR PDA? ?
 OR BLUEBERRY OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRIES
 OR ((BLUE OR BLACK) () (BERRY OR BERRIES)))

Set	Items	Description
S1	532155	(FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST? OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR BOND? ? OR COMMODIT? OR DERIVATIVE? ? OR SECURITIES OR CERTIFICATE? ? OR INVESTMENT(W) INSTRUME
S2	141348	TRANSACTION? ? OR SALE? ? OR PURCHASE? ? OR EFTPOS OR EPOS OR POP OR POS OR P(W)O(W) (P OR S)
S3	1088139	(CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBILE) () PHONE? ? OR TELEPHONE? ? OR CELL? ? OR CELLULAR? ? OR TELE? ? OR RADIOTELEPHONE? ?
S4	79796	(CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR MOBILE) () (STATION? ? OR TERMINAL? ?) OR PALM()PILOT? ? OR PALMPILOT? ? OR PALMTOP? ? OR PERSONAL()DIGITAL()ASSISTANT? ? OR PDA? ? OR BLUEBERRY OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRIES - OR (BLUE OR B
S5	2496	S1 AND S2 AND (S3 OR S4)
S6	368	S5 AND IC=(H04K-001/00 OR G06F-000/00 OR G06F-001/00 OR H0-4M-003/42 OR G07F-019/00)
S7	296	S6 AND (S1 OR S2 OR S3 OR S4)/TI
S8	152	S5 AND (S1 AND S2 AND (S3 OR S4))/TI
S9	37	S6 AND (S1 AND S2 AND (S3 OR S4))/TI
S10	72	S8 NOT (S9 OR AD=(10000227:20020827) OR AD=(20020828:20060-222))

? show files

File 347:JAPIO Nov 1976-2005/Oct(Updated 060203)

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File 350:Derwent WPIX 1963-2006/UD,UM &UP=200614

(c) 2006 Thomson Derwent

?

18756 FINANCIAL
 9965 RETAIL
 500657 BUSINESS
 0 MCOMMERCE
 851869 M
 9866 COMMERCE
 32 M(W) COMMERCE
 13626 TRADE?
 3981 TRADING
 523606 EXCHANG?
 50251 INVEST?
 136100 MATCHING
 3199 BID
 883 BIDS
 1517 BIDDING
 94050 STOCK? ?
 323799 BOND? ?
 23418 COMMODIT?
 380822 DERIVATIVE? ?
 3416 SECURITIES
 10402 CERTIFICATE? ?
 11985 INVESTMENT
 1051873 INSTRUMENT? ?
 22 INVESTMENT(W) INSTRUMENT? ?
 4569 FUND? ?
 2315 BROKER?
 4033 ((((((TRADE? OR TRADING) OR EXCHANG?) OR INVEST?) OR
 MATCHING) OR BID) OR BIDS) OR BIDDING)...
 3637 AUCTION???
 S1 532155 (FINANCIAL OR RETAIL OR BUSINESS OR MCOMMERCE OR
 M()COMMERCE OR (TRADE? OR TRADING OR EXCHANG? OR INVEST?
 OR MATCHING OR BID OR BIDS OR BIDDING) (3N) (STOCK? ? OR
 BOND? ? OR COMMODIT? OR DERIVATIVE? ? OR SECURITIES OR
 CERTIFICATE? ? OR INVESTMENT(W) INSTRUMENT? ? OR FUND? ?
 OR BROKER?) OR AUCTION???)

245368 CAR
 579129 DIGITAL
 575808 FIELD
 59044 SATELLITE
 101166 WIRELESS
 283137 MOBILE
 291989 STATION? ?
 992475 TERMINAL? ?
 46311 (((((CAR OR DIGITAL) OR FIELD) OR SATELLITE) OR WIRELESS)
 OR MOBILE) (W) (STATION? ? OR TERMINAL? ?)
 15425 PALM
 48016 PILOT? ?
 258 PALM(W)PILOT? ?
 34 PALMPILOT? ?
 1286 PALMTOP? ?
 242509 PERSONAL
 78 DIGITAL
 56000 ASSISTANT? ?
 0 PERSONAL(W)DIGITAL(W)ASSISTANT? ?
 33367 PDA? ?
 452 BLUEBERRY
 121 BLUEBERRIES
 312 BLACKBERRY
 83 BLACKBERRIES
 75943 BLUE
 165878 BLACK
 2792 BERRY
 1544 BERRIES
 90 (BLUE OR BLACK) (W) (BERRY OR BERRIES)
 S4 79796 (CAR OR DIGITAL OR FIELD OR SATELLITE OR WIRELESS OR
 MOBILE) () (STATION? ? OR TERMINAL? ?) OR PALM()PILOT? ? OR
 PALMPILOT? ? OR PALMTOP? ? OR
 PERSONAL()DIGITAL()ASSISTANT? ? OR PDA? ? OR BLUEBERRY
 OR BLUEBERRIES OR BLACKBERRY OR BLACKBERRIES OR (BLUE OR
 BLACK) () (BERRY OR BERRIES)